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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/743,616
	Filing Date	12/22/2003
	First Named Inventor	Jeff Eder
	Art Unit	3824
	Examiner Name	
	Attorney Docket Number	AR - 61
Total Number of Pages in This Submission		16

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Remarks Managing Credit Risk excerpt (5 pages), Gates tries to inspire future techies (3 pages)		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Asset Trust, Inc.	
Signature	/B.J. Bennett/	
Printed name	B.J. Bennett	
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